## **Before & After Credit Gateway Comparison**

Before Credit Gateway	After Credit Gateway
<ul> <li>Availability of Fedwire Data</li> <li>Available real-time through CA\$HLINK II (CL II)</li> <li>Voucher data for current settlement date available after 9:30 PM ET in CL II</li> <li>Interface files created after 9:30 PM ET in CL II</li> <li>Detail and voucher data available in TRS after 9:30 PM ET for current settlement date.</li> </ul>	<ul> <li>Availability of Fedwire Data</li> <li>Detail data available in real-time through TRS; CL II no longer provides access to real-time, same-day Fedwire messages</li> <li>Voucher information associated to detail transactions available in TRS after 9:30 PM ET</li> <li>Interface files in CL II created after 10:00 PM ET</li> <li>Detail and voucher data available for viewing in CL II after 10:00 PM ET each settlement date.</li> </ul>
Availability of REX ACH Data     Available for current and pre-settled items in CL II     Voucher data for current settlement date generated and displayed after 8:30 AM ET in CL II     Download files created around 9:00 AM ET in CL II     Detail and vouchers not available in TRS.	<ul> <li>Availability of REX ACH Data</li> <li>ACH detail data available in TRS for current and pre-settled items</li> <li>ACH voucher data for current settlement date expected to be available after 9:00 AM ET in TRS</li> <li>ACH detail and voucher data for current settlement date is expected to be in CL II after 9:30 AM ET</li> <li>CL II will no longer display pre-settled ACH items, these can only be accessed in TRS</li> <li>REX ACH download files will continue to be created in CL II but might be delayed by an hour based on when TRS receives Credit Gateway ACH voucher and detail data.</li> </ul>
<ul> <li>Functionality</li> <li>Request for Fedwire Reversal available to agencies in CL II</li> <li>Request for Fedwire Correction available to agencies in CL II</li> <li>Return ACH available to agencies in CL II</li> <li>Info notifications in CL II provided to agencies when a Fedwire or REX ACH voucher is created.</li> </ul>	<ul> <li>Functionality</li> <li>Request Fedwire Reversal no longer available in CL II. Agencies will contact Credit Gateway Customer Service to initiate reversal</li> <li>Request Fedwire Correction no longer available in CL II. Agencies will contact Credit Gateway Customer Service to initiate correction</li> <li>Return ACH no longer available in CL II. Agencies will contact Credit Gateway Customer Service to initiate return</li> <li>Returns, reversals, and correction data available in CL II and TRS, based on availability of data defined for Credit Gateway Implementation</li> <li>Information Notification no longer provided in CL II when a Fedwire or REX ACH voucher is created. TRS will be enhanced in the future to provide email notifications to agencies when a Fedwire or REX ACH voucher is created.</li> </ul>